

Exploring the Impact of Non-Governmental Lifelong Learning Initiatives on Economic Empowerment of Women in Windhoek's Informal Settlement, Namibia

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Abstract:

This study examines how Non-Governmental Organisation (NGO) initiatives impact women's genuine freedoms and sustained capabilities, rather than merely providing temporary coping mechanisms in the Okahandja Park informal settlement in Windhoek, Namibia. This paper is guided by an interpretivist paradigm and employs a case study qualitative design. The study is underpinned by Amartya Sen's Capability Approach. Triangulated data were collected using semi-structured and focus group interview guides. The study revealed that NGO interventions, including skills training and financial literacy, have fostered self-sufficiency, improved household food security, and generated small incomes, leading to increased personal agency and family respect. However, there are some structural barriers, such as a critical lack of start-up capital and essential equipment, inadequate land or commercial space for operations, and deficits in community and family support. The study recommends direct financial investment and business mentorship to translate acquired skills into lasting economic transformation and robust capabilities.

Keywords: Non-Governmental Organisation, Namibia, Initiatives, Women Economic Empowerment, Windhoek's Informal Settlement, Capability Approach.

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1. INTRODUCTION

Namibia is characterized by a distinctive and problematic socio-economic paradox: it holds the status of an upper-middle-income country, rich in natural resources, yet it has historically been ranked as one of the most unequal nations globally (Jauch & Tjirera, 2017). This profound economic chasm is statistically reflected in its Gini coefficient, which consistently places it among the highest globally, signifying vast disparities in wealth and income distribution. This extreme inequality is a persistent legacy of the apartheid era, manifesting as severe socio-economic disparities and stark spatial segregation in urban areas that restrict opportunity based on geography (Fumanti, 2023, pp. 497-520).

The structural nature of this inequality is twofold. Firstly, the historical planning of urban spaces under apartheid, specifically in Windhoek, deliberately created an urban geography that separated labour reserves (the informal settlements) from the industrial and commercial core. This spatial Gini coefficient ensures that residents of areas like Okahandja Park face higher transport costs, limited access to formal services, and reduced social capital networking opportunities compared to residents in formal suburbs, effectively limiting the conversion of personal skills into economic opportunity (Sunde, 2024).

Secondly, Namibia's macro-economic structure is susceptible to the "Dutch Disease" effect. As a resource-rich economy (diamonds, uranium), it benefits from a strong currency and high capital accumulation in the extractive sector. However, this creates a highly capitalized, small formal sector that fails to absorb the majority of the low-skilled labour force. This structural reliance on resource exports, combined with the resultant high domestic costs and a comparatively underdeveloped manufacturing base, funnels the bulk of the population, especially women, into the unprotected, low-yield informal economy.

Data from the 2018 Labour Force Survey established that 56% of Namibia's workforce is reliant on the informal sector, with women comprising a staggering 69.3% of informal own-account workers (Ministry of Labour, Industrial Relations and Employment Creation (MLIREC) and SSC, 2018). The capital city, Windhoek, bears the acute consequences of rapid rural-to-urban migration, fueling the relentless growth of informal settlements, or 'slums,' which place immense pressure on existing, often inadequate, municipal services (Wijesinghe & Thorn, 2021).

The Okahandja Park Informal Settlement is a focal point of this crisis, representing an environment where women must navigate compounding socio-economic and infrastructural challenges. The depth of poverty in these settlements is severe, often illustrated by the local metaphor of "surviving like a bird," a representation of limited resources and uncertain, day-to-day existence (Endjala & Botes, 2020, pp. 151-173). Residents face profound deprivation due to inadequate sanitation, limited healthcare, and chronic employment challenges entrenched by reliance on low-entry informal sector activities (Sunde, 2024). Women here predominantly engage in micro-enterprises like

crafts, selling second-hand goods, and food vending (Kapana), often operating under precarious conditions with limited social protection (Nghaamwa, 2017).

The Namibian developmental landscape is characterized by a sophisticated array of National Development Plans (NDPs) and high-level initiatives, most notably the Harambee Prosperity Plans (HPPs). While these frameworks are designed to steer the nation toward the goals of Vision 2030, a profound "policy-practice disconnect" persists, particularly concerning the informal economy. Although the first HPP (2016–2020) articulated ambitious targets for poverty eradication and shared prosperity, it fundamentally struggled to bridge the gap between rhetorical aspirations and the creation of specific, adequately funded, and sustainable legislative frameworks tailored to the informal sector's unique needs.

Consequently, the mandate for providing Women's Economic Empowerment (WEE) support has been de facto outsourced to the non-governmental sector. While Non-Governmental Organizations (NGOs) like Hope Initiatives Southern Africa (HISA) have stepped into this breach, implementing vital skills training and financial literacy programs (Brody et al., 2015), the academic and policy community lacks a rigorous, empirical evaluation of these interventions. There is a critical need to determine whether these NGO-led initiatives are fostering genuine, sustainable "capabilities" or merely providing short-term relief within a flawed system. This study, therefore, seeks to address this empirical void by systematically investigating the nexus between NGO interventions and the multifaceted economic empowerment outcomes for women residing in Okahandja Park.

1.1 Statement of the problem

Despite growing global awareness of gender inequality, women in Windhoek's Okahandja Park informal settlement face converging challenges that significantly hinder their economic potential and capability development, exacerbated by systemic barriers like restricted access to quality education, financial services, and secure land ownership (Brody et al., 2015). While NGOs are actively engaged in providing skills training (crafts, sewing, financial literacy), the research hypothesises the existence of a critical empirical gap between the acquisition of skills (a resource) and the achievement of sustained economic independence (a capability). This gap, confirmed by preliminary findings from a pilot focus group, reveals that structural barriers undermine the long-term viability of trained micro-entrepreneurs.

Guided by Amartya Sen's Capability Approach, this research seeks to empirically examine how NGO initiatives impact women's genuine freedoms and sustained capabilities, rather than merely providing temporary coping mechanisms. The findings generate needed evidence to enhance future interventions and inform policy that addresses the root structural causes of economic disempowerment.

Therefore, this study examines how NGO initiatives impact women's genuine freedoms and sustained capabilities, rather than merely providing temporary coping mechanisms in Okahandja Park informal settlement in Windhoek, Namibia. The study

posits that the effectiveness of NGO initiatives in achieving women's economic empowerment is significantly shaped by restrictive Conversion Factors.

1.2 Research objectives

The study addresses the following research objectives:

1. To investigate the specific nature of NGO and stakeholder initiatives and the primary challenges related to their delivery in Okahandja Park.
2. To evaluate the perceived effectiveness of NGO initiatives in expanding the capabilities and functioning of women market workers, utilising Amartya Sen's Capability Approach.
3. To analyse the primary structural and social barriers that prevent the successful translation of acquired skills into self-sustaining micro-enterprises.
4. To propose a holistic, context-specific policy framework that integrates direct financial/material investment, mandatory, sustained business mentorship, and inclusive educational programming to ensure the long-term economic empowerment of women in Windhoek's informal settlements.

1.3 Limitations of the study

This study was a qualitative, cross-sectional case study focusing on one informal settlement (Okahandja Park) with a specific sample (N=26). Consequently, the findings are context-specific and might not be broadly generalisable to all informal settlements in Windhoek or Namibia. The reliance on self-reported data also introduces the possibility of social desirability bias, where participants might have over-reported positive outcomes or under-reported challenges due to their relationship with NGO providers.

Additionally, the cross-sectional design means that long-term sustainability of outcomes could not be assessed. The study captured perspectives at a single point in time and therefore cannot definitively determine whether the capabilities gained are sustained over the years or whether women eventually revert to dependency.

The researcher's prior involvement with the community and NGO sector, while providing valuable insider knowledge, also posed risks of confirmation bias despite systematic reflexivity protocols. The use of English as the primary interview language, even with translator support, might have limited the depth and nuance of some participants' responses.

The study focused exclusively on NGO interventions and did not systematically examine other potential empowerment pathways such as government social grants, remittances, or self-initiated entrepreneurship outside of NGO programmes. This narrow focus might have overstated the role of NGOs while underestimating the importance of other factors.

2. THEORETICAL FRAMEWORK

This study adopts the pre-2015 version of Amartya Sen's Capability Approach (CA) (Sen, 1999). The CA's main strength lies in its normative shift away from traditional economic evaluation tools (like GDP or household income) toward an individual's actual freedoms and opportunities.

2.1 Philosophical distinction (welfare vs. capability)

Unlike the traditional Welfare approach, which measures well-being by the volume of resources (e.g., income, training sessions) a person possesses, the CA measures well-being by the value a person can derive from those resources. This distinction is critical for evaluating NGO work: an NGO may provide a sewing machine (resource), but the woman's capability is her real freedom to use it to generate a stable, sufficient income.

2.2 Core concepts: functionings and agency

Functionings are the actual 'beings and doings' achieved by a person (e.g., being well-nourished, being literate, and being able to participate in market decision-making). Agency refers to an individual's ability to act and bring about change in a way they deem valuable. WEE is fundamentally about women gaining agency to make and act on decisions concerning their finances, time, and labour (Kabeer, 2018).

2.3 The role of Martha Nussbaum

While Sen's approach emphasises the procedural freedom to choose one's capabilities, Martha Nussbaum advanced the framework by proposing a "list" of Ten Central Capabilities that all citizens should minimally possess (Nussbaum, 2015). This list (e.g., bodily health, control over one's environment, practical reason) provides a necessary ethical floor and a concrete benchmark for policy.

For this study, Nussbaum's contribution is critical because it offers a yardstick against which the restrictive effects of the Conversion Factors, particularly the lack of bodily integrity (sanitation/health) and the lack of control over one's material environment (secure land), can be measured. By incorporating this normative depth, the research can argue more strongly that NGO interventions must aim to secure these basic capabilities, not just provide fungible resources.

3. LITERATURE REVIEW

3.1 The informal sector: a nexus of poverty and structural deficit

The informal sector in Namibia absorbs nearly 70% of female workers, serving as a safety net against the structural failure of the formal economy (Ministry of Labour, Industrial Relations and Employment Creation (MLIREC) & Social Security Commission (SSC), 2018). However, this sector often acts as a "poverty trap" for women, characterized by

low-entry and low-skill activities that yield erratic returns and prevent long-term capital accumulation (Namibia Statistics Agency (NSA), 2019).

Informal businesses typically lack fixed premises, registered legal status, and formal supply chains, leading to high inventory challenges and exposure to punitive local regulations without benefiting from social security or legal recourse (Namibia Informal Sector Organisation (NISO) & Friedrich-Ebert-Stiftung (FES), 2021). Furthermore, the prevalence of low formal educational attainment among women in these settlements restricts personal capabilities, limiting their ability to adopt modern business practices (Ngunaihe, 2023). This educational deficit contributes to an "aspiration gap," where the immediate, desperate need for survival causes women to rationally lower their ambitions, viewing scaled-up business ownership as unattainable (Haingura, 2025; Hartwell, 2020).

3.2 Deepening the analysis of conversion factors

The most powerful component of the Capability Approach (CA) for this research is the concept of conversion factors—the individual, social, and environmental conditions that influence a person's ability to convert resources into valuable functionings (Robeyns, 2017).

Insecurity of tenure, such as operating a business from an illegally occupied shack or unsecured stall, fundamentally undermines investment and growth within informal settings (Chiwara & Lombard, 2020; Nghaamwa, 2017). Without legal title or recognized commercial collateral, access to formal or large-scale private finance is effectively blocked (Mavhundutse & Gwitira, 2021). Furthermore, the pervasive lack of electricity, water, and safe working spaces in Okahandja Park acts as a severe negative environmental conversion factor, ensuring that even skilled entrepreneurs cannot scale beyond subsistence levels (Chiwara & Lombard, 2020; Sunde, 2024).

Deeply rooted patriarchal norms mandate a dual burden of unpaid care work, restricting women's control over income and productive assets (Mavhundutse & Gwitira, 2021; Mawire & Mokoena, 2025). Globally, the hours spent fetching water, managing the household, and caring for children constitute a profound economic drain (International Labour Organisation (ILO), 2018). This "time poverty" is a definitive social conversion factor that restricts economic capability and personal agency (Pineda & Rodriguez, 2021). Consequently, NGO programmes that fail to provide childcare support force women to choose between training and caregiving, often at the cost of their economic advancement (Mavhundutse & Gwitira, 2021).

While microfinance institutions provide credit, the loans are often too small to facilitate substantive purchases needed for business scaling (Abebe & Kegne, 2023). Small loans intended for business are frequently diverted to urgent household consumption needs in contexts of severe poverty, placing an immense psychological and cognitive burden on women (Banerjee et al., 2018). Moving a household out of chronic poverty requires a "Big Push," a bundled intervention providing a substantial capital injection

alongside consumption support and intensive mentorship, far exceeding the typical micro-credit model (Balboni et al., 2020).

3.3 Adult education as a delivery mechanism

The NGO interventions investigated are, at their core, non-formal adult education practices. Effective adult education must move beyond a "banking model" of depositing vocational skills to foster critical consciousness (Freire, 1970). Both Freirean pedagogy and the Capability Approach position the learner as an active agent; therefore, NGO programmes focusing solely on skill deposits without developing critical agency fail to achieve genuine capability expansion (Freire, 1970; Sen, 1999).

4. RESEARCH METHODOLOGY

A qualitative collective case study design was employed (Yin, 2018), which facilitated an intensive, holistic analysis of the complex interplay between the NGO intervention (policy/resources) and the individual's achievement of capabilities (outcomes) in a specific, high-inequality context. The study adopted an interpretivist research paradigm. This approach was essential because the research aimed to understand the subjective, socially constructed meanings and interpretations that women and stakeholders ascribed to the concepts of economic empowerment, structural barriers, and programme effectiveness (Creswell, 2018). The interpretivist lens allowed for an in-depth exploration of the participants lived realities and contextual nuances, rather than seeking statistically generalisable facts.

4.1 Population, sample, and sampling techniques

The target population consisted of two groups essential for providing a comprehensive view of the NGO interventions: Adult women beneficiaries who are residing and working in Okahandja Park who were current or recent participants in NGO-led economic empowerment programmes, alongside representatives from NGOs, local government, and community leaders involved in the design or implementation of these programmes.

A purposive sampling technique was used to select information-rich cases directly relevant to the research objectives. This targeted selection allowed the researcher to focus exclusively on individuals with direct experience of both the interventions and the structural barriers within Okahandja Park (Creswell, 2018). A snowball sampling approach was also used when the initial participants were asked to refer to other women in their network who met the criteria. The principle of data saturation, which was reached when no new themes emerged from successive interviews, determined the sample size. The final sample consisted of $N = 26$, comprising 19 women beneficiaries and 7 key stakeholders.

4.2 Data analysis

The primary data collection instruments were semi-structured interview guides, focus group discussion guides, and field notes and non-participant observation. The transcribed qualitative data and field notes were systematically analysed using thematic analysis (Braun & Clarke, 2022). The researcher read and re-read the transcripts to achieve immersion, followed by line-by-line coding to generate initial descriptive labels. Codes were clustered and grouped into potential overarching themes defined against the conceptual framework (e.g., mapping onto the Social Conversion Factor of Time Poverty due to the dual care burden). The final themes were interpreted against the backdrop of the Capability Approach to explain the critical mediation role of structural barriers.

In this interpretivist framework, the researcher's positionality must be explicitly monitored. My extensive background in local municipal engagement and community social work allowed for deep contextual navigation of Okahandja Park's layout. However, to eliminate confirmation bias, strict reflexivity was maintained via a continuous field diary and member-checking verification with a subset of the 19 beneficiaries to safeguard the objective truth of their shared survival accounts.

4.3 Ethical considerations

The data collection phase was conducted strictly following ethical protocols. An Ethical Clearance Certificate (Certificate number: WKC 0095) was obtained from the University of Namibia's Decentralised Ethical Committee, alongside formal permission from the Center for Research Services and the Tobias Hainyeko Constituency Councilor. All participants received a detailed explanation of the study's purpose, their right to withdraw, and the confidentiality protocols. Informed consent was secured in written form for all interviews and focus groups. Anonymity was ensured by removing all personal identifiers and replacing names with pseudonyms to protect participant identity.

5. DISCUSSION OF FINDINGS

The discussion is structured around the three core pillars of the Capability Approach: functionings, conversion factors, and capabilities to critically evaluate how NGO interventions intersect with the lived realities of women in informal settlements.

5.1 THE ACHIEVEMENT OF BASIC FUNCTIONINGS

The findings demonstrate that NGO initiatives are highly effective in facilitating foundational "functionings," "what a person is actually able to do or be. The provision of vocational skills, such as sewing, knitting, and urban gardening, allows women to secure a basic survival income. This is a critical first step in development, as it removes the most immediate and fundamental deprivations. Furthermore, financial literacy training and the establishment of savings groups empower women to manage their money effectively.

As noted in the literature, these NGOs fill a vital vacuum left by formal state mechanisms in low-resource settings. By providing non-formal education that yields practical competence, these initiatives align with global mandates like SDG 4 and SDG 5. However, while these functionings provide a "safety net," they do not automatically translate into a "trampoline" for economic mobility without addressing the barriers that follow. This is clearly demonstrated in the detailed narrative accounts provided by individual tailors and vendors within the community:

The NGO training was good because they taught me how to hold the cloth and cut the pattern. Before, I was just sitting at home doing nothing and begging for maize meal. Now, I can sew a basic school uniform and sell it to my neighbors. I make a few dollars to buy bread for my kids. But I am still stuck. I am just sewing to eat today. If I do not sew today, we do not eat tomorrow. The skill keeps us alive, but it does not change our lives." (Participant B3, personal communication, 2026).

5.2 THE CHALLENGE OF NEGATIVE CONVERSION FACTORS

The most significant contribution of this study is the identification of "Conversion Factors" that determine whether a resource (like a skill) becomes a genuine freedom (a capability).

5.2.1 Environmental conversion factors

The pervasive lack of electricity, water, and secure commercial space in Okahandja Park acts as a severe negative conversion factor. As Chiwara and Lombard (2020) and Sunde (2024) argue, poor urban infrastructure directly undermines the informal economy. Without electricity, a woman trained in sewing cannot transition to industrial machinery; without water, gardening remains limited to subsistence levels. These are not incidental challenges but fundamental structural deficits that require systemic policy intervention. This material deprivation is clearly highlighted by an urban agriculture beneficiary:

They gave us seeds and taught us how to grow vegetables to sell to the big supermarkets in town. But look at where we live. There is no water tap here. I have to carry water in a 20-liter container on my head from the community tap, which is one kilometer away. I pay for that water. My plants are dying in the sun because I cannot carry enough water on my head to feed a big business garden. The NGO gave me the knowledge, but the land has no water. How do you grow a business on

dry sand?" (Participant B7, personal communication, 2026).

5.2.2 Social and personal conversion factors

Empowerment is not merely an economic metric; it is deeply socio-cultural. The findings confirm that patriarchal control over household finances often nullifies economic gains. As Kabeer (1999) conceptualizes, empowerment requires agency, the ability to make and act on strategic life choices. The testimony from NGO representatives highlights that even when women earn income, men may still maintain "continuous control," hindering true empowerment.

Additionally, the dual burden of unpaid care work represents a critical "time poverty". Women are often forced to choose between attending training sessions and fulfilling caregiving responsibilities. This confirms the findings of Mavhundutse and Gwitira (2021), where time poverty is a definitive social conversion factor that restricts women's economic advancement.

5.2.3 Capital deficits and the "big push"

A recurring theme among beneficiaries was that start-up capital is "too little". This suggests that current NGO models often fail to provide the magnitude of resources required to cross the threshold from survival to sustainability. This validates the "Big Push" theory of Balboni et al. (2020), which argues that meaningful poverty reduction requires substantial, bundled interventions. Incremental micro-support is often diverted to urgent consumption, preventing the purchase of commercial equipment or bulk materials necessary for scaling.

5.3 ATTAINING CAPABILITIES: REAL FREEDOMS AND AGENCY

Despite these significant barriers, the outcomes of these initiatives achieve the ultimate goal of the Capability Approach: the expansion of Capabilities.

5.3.1 Transformation of self-perception

The most powerful evidence of success is the shift in self-esteem and decision-making power. Women reported a "stronger voice in household decisions" and feeling "more in control" of their lives. These intangible changes represent an expansion of agency. This internal shift reflects Mezirow's (1991) "perspective transformation," where adult learners revise their frames of reference to move from dependency toward self-directed participation.

5.3.2 Multiplier effects

Evidence that some women have successfully created employment for others demonstrates that individual capability expansion can lead to community-level development. This aligns with Sen's (1999) vision of development as the expansion of substantive freedoms that enable individuals to help themselves and their communities. Securing control over one's environment is, as Nussbaum (2015) argues, a central human capability that must be the end goal of any empowerment intervention.

5.4 SUMMARY OF THE HOLISTIC IMPERATIVE

The discussion concludes that the current "skills-only" approach is insufficient for transformative change. To be effective, WEE must be holistic and co-designed with the community. This necessitates a programmatic shift toward integrated solutions that address social burdens (like childcare) and economic needs (like capital and infrastructure) simultaneously. Meaningful transformation requires moving beyond short-term workshops toward a sustainable ecosystem of mentorship and material investment.

6. CONCLUSIONS AND RECOMMENDATIONS

6.1 Conclusion

The empirical findings of this study, when scrutinized through the normative lens of Amartya Sen's Capability Approach, allow for several definitive conclusions regarding the structural dynamics of Women's Economic Empowerment (WEE) in the Okahandja Park informal settlement of Windhoek.

The empirical evidence demonstrates that local NGO interventions successfully provide essential vocational skills and basic financial mechanisms. Through the lens of the Capability Approach (CA), these inputs represent the successful cultivation of foundational functionings necessary for women to enter the economic sphere. However, this represents merely the initial step in a much longer, non-linear empowerment process. While these acquired resources offer a critical economic "safety net" to prevent absolute destitution, they do not automatically morph into a "trampoline" for upward economic mobility unless broader structural gaps are addressed.

The core contribution of this research lies in demonstrating that the pervasive lack of formal urban infrastructure (specifically legal electricity, clean water, and secure land tenure), combined with insufficient start-up capital and limited market access, serves as systemic roadblocks. Within Sen's conceptual framework, these act as negative environmental conversion factors that actively prevent women from converting their newly acquired skills (resources) into sustained economic independence (capabilities). These structural barriers are not incidental or transient challenges; they are deeply entrenched structural deficits that require targeted, systemic policy interventions rather than temporary NGO patches.

Deeply rooted patriarchal norms, continuous male control over household finances, and the profound "time poverty" induced by the dual burden of unpaid care

work significantly undermine women's economic gains. This study concludes that NGO programmes focusing strictly on technical skill transfers while ignoring these socio-cultural dimensions will continue to achieve sub-optimal outcomes. When an intervention fails to account for a woman's household realities, the acquired resource remains frozen, unable to be translated into genuine agency or expanded freedom.

The multi-layered challenges faced by women market workers in Okahandja Park necessitate an immediate programmatic shift away from isolated, short-term workshops toward integrated solutions. Transformative economic empowerment requires the simultaneous deployment of social support (childcare, gender sensitization), legal protection, and economic infrastructure. Furthermore, this framework concludes that the traditional model of top-down, externally designed NGO interventions is fundamentally insufficient. Meaningful transformation requires the mandatory, active involvement of beneficiaries and local community leaders as active co-designers of the development process.

The qualitative evidence gathered from Okahandja Park strongly validates the macroeconomic "Big Push" theory within a micro-level development context. Incremental micro-support and tiny loans are routinely diverted to urgent, day-to-day household consumption needs due to the severe depth of local poverty. This study concludes that meaningful economic transformation requires a structural departure from the standard micro-credit model, shifting instead toward substantial capital injections coupled with mandatory, long-term business mentorship.

6.2 Recommendations

Based on the findings and conclusions, the following policy and programmatic recommendations are proposed.

6.2.1 Recommendations for Non-Governmental Organisations (NGOs)

6.2.1.1 Adopt the integrated model

Integrate initiatives with childcare and psychosocial support to address the "time poverty" caused by the dual care burden. Every programme should include a budgeted childcare provision or partner with existing childcare services to ensure women can participate fully without sacrificing their caregiving responsibilities.

6.2.1.2 Strengthen market linkages

Move from training-only to a market-based support model by facilitating the creation of formal cooperatives and actively creating links with external markets and value chains, including digital platforms. NGOs should negotiate bulk purchasing agreements and establish relationships with retail outlets to ensure sustainable market access for beneficiaries.

6.2.1.3 Increase financial scaling and security

Move from small grants to larger capital injections and utilize digital finance (SMS/App banking) for security and transparency. The minimum viable start-up capital should be reassessed based on actual business requirements rather than arbitrary budgetary constraints.

6.2.1.4 Implement mandatory long-term mentorship

Implement a minimum 12-month post-training mentorship program to support business scaling and formalization. Mentorship should be provided by successful entrepreneurs from similar contexts who understand the unique challenges of the informal economy.

6.2.1.5 Engage men as partners in WEE

Design specific awareness and training sessions for male family members to address patriarchal control over finances and promote shared household responsibilities. This could include “family business planning” sessions that involve both spouses in financial decision-making.

6.3 Recommendations for the government or municipal authorities

6.3.1 Prioritise infrastructure upgrades

The government must prioritize providing legal electricity and water infrastructure to informal business nodes within settlements like Okahandja Park, recognizing infrastructure as an economic enabler. The City of Windhoek should establish a dedicated “Informal Sector Infrastructure Fund” to systematically upgrade basic services within a 5-year timeline.

6.3.2 Formalise informal businesses

Implement a simplified, low-cost system to offer conditional legal status and business registration to women’s micro-enterprises, enabling access to formal loans and better market visibility. This could include a “progressive formalisation” pathway where businesses can operate with temporary permits.

6.3.3 Create secure commercial spaces

Develop designated, secured market spaces with basic amenities (water, sanitation, electricity, storage facilities) in informal settlements. These spaces should have affordable rental fees and security of tenure to encourage long-term business investment.

6.3.4 Co-fund follow-up and mentorship

Dedicate public funds to supporting continuous mentorship and long-term follow-up support programmes run by NGOs to ensure the sustainability of trained businesses.

6.3.5 Reform the legal and regulatory framework

The government should consider reviewing the Social Security Act and Labour Act to include informal sector workers, providing them with basic protections such as contributory pensions, health insurance options, and legal recourse mechanisms. Additionally, establish an “Informal Economy Commission” to represent informal sector interests at the national level.

6.4 Recommendations for the community

6.4.1 Promote male involvement

NGOs and community leaders should actively involve men in WEE awareness campaigns to mitigate patriarchal financial control and promote shared household responsibilities. Community dialogues on “economic partnership in marriage” should be facilitated to challenge traditional norms.

6.4.2 Encourage peer support

Foster women’s business cooperatives and peer-to-peer mentoring networks to build collective strength, share resources, and create self-sustaining local support systems. Existing savings groups should be strengthened and formalised into producer cooperatives.

6.4.3 Establish community-based childcare solutions

Women’s groups should collaborate to establish informal childcare cooperatives where members take turns caring for children, enabling others to attend training or focus on business activities.

6.4.4 Create knowledge sharing platforms

Successful women entrepreneurs should be recognised and supported to become community mentors, creating a culture of knowledge transfer and mutual support within Okahandja Park.

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